

## **Services and Expenses Eligible for Reimbursement under the Flexible Spending Account Program:**

**For Health Care FSAs**, services listed in this document are eligible for reimbursement if the services are: rendered by a health care professional appropriately licensed or certified in the state in which he or she practices; and performed within the scope of the health care professional's license.

**For Dependent Care FSAs**, services listed in this document are eligible for reimbursement, if the services are for an individual you claim as a dependent on your Federal Tax return who is under 13 or incapable of self-care (if you are part of a divorced household, you must be the custodial parent for more than 50% of the year); and necessary to allow you and your spouse, if married, to work, look for work or attend school full-time.

### *What FSA & HSA expenses can be reimbursed?*

You can use your Health Care FSA or HRA to reimburse yourself for medical and dental expenses that qualify as federal income tax deductions (whether or not they exceed the IRS minimum applied to those deductions) under Section 213(d) of the tax code. HRA eligible expenses are determined by your employer.

Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this document or website, the plan documents will govern. Please refer to your employer's Summary Plan Description for more information about your covered benefits.

In the following list, the Account Type is marked as either "HCFSA" or "DC FSA". Please note,

HCFSA = Health Care FSA

DC FSA = Dependent Care FSA

*Please note, all "potentially eligible expenses" are required to be accompanied with a letter of medical necessity signed by the participants' health care provider in order to be considered eligible for reimbursement. The letter must include the diagnosis or symptoms for which the participant, spouse or dependents are being treated, along with specific information on how the product/service is intended to alleviate or improve function. This letter is to remain on file for one year from the date written.*

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
<b>A</b>					
Abortion	HCFSA	X			Expenses for operations that are illegal do not qualify.
Acid Controller	HCFSA		X		
Acne Laser Treatment	HCFSA	X			Expenses paid for acne treatment can be reimbursed.
Acne Medications	HCFSA	X			See OTC; beginning 1/1/2011, will require doctor's prescription to be reimbursed.
Acupuncture	HCFSA	X			
Adaptive Equipment	HCFSA	X			Adaptive equipment for a major disability, such as a spinal cord injury, can be reimbursed. Adaptive equipment to assist you with activities of daily living (ADL) for persons with arthritis, lupus, fibromyalgia, etc. can be reimbursed. *Requires a Letter of Medical Necessity.
Adoption Fees	HCFSA			X	Medical expenses incurred by your adopted child who is claimed as a dependent are eligible. Care must be for the adopted child and incurred while the child qualifies as your dependent. Physicals for the adoptive parents, pre-adoption counseling and other health-related expenses may be covered.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Adult Diapers	HCFSA	X			
Air Conditioners / Air Purifiers	HCFSA		X		Covered with a Letter of Medical Necessity
After-Sun Gel / Lotions with Aloe	HCFSA		X		See OTC; beginning 1/1/2011, will require a doctor's prescription to be reimbursed.
Alcoholism / Drug / Substance Abuse Treatment	HCFSA	X			Eligible expenses include: inpatient treatment, including meals and lodging provided by a licensed addiction center; outpatient care; transportation expenses associated with attending outpatient meetings, including AA groups, if attending on a doctor's advice.
Allergy Products	HCFSA		X		Eligible expenses include products and home improvements to treat severe allergies. Examples: electro-static air purifier, humidifier, home air conditioners, pillows, mattress covers, etc.
Allergy & Sinus Medications	HCFSA	X			See OTC; beginning 1/1/2011, will require a doctor's prescription to be reimbursed.
Alternative Medicine	HCFSA		X		Services must be prescribed and rendered by a licensed health care provider to treat a specific illness or disorder. Naturopathic procedures or treatments using natural agents such as air, water or sunshine are generally not reimbursable. Member's explanation of necessity required.
Ambulance	HCFSA	X			

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Antibiotics	HCFSA	X			See OTC; beginning 1/1/2011, will require a doctor's prescription to be reimbursed.
Anti-Itch & Insect Bite	HCFSA	X			See OTC; beginning 1/1/2011, will require a doctor's prescription to be reimbursed.
Artificial Reproductive Technologies	HCFSA		X		Will qualify to the extent that procedures are intended to overcome an inability to have children due to medical reasons and are performed on you, your spouse or your dependent. Eligible medical expenses include (but are not limited to): fertility exams, artificial insemination (intracervical, intrauterine, intravaginal), in-vitro / in-vivo fertilization, Gamete Intrafallopian Transfer (GIFT), Sperm bank storage / fees for artificial insemination (for planned fertilization during current plan year), sperm implants, sperm washing, reverse vasectomy, embryo replacement and storage, egg donor charges for recipient, embryo transfer. Requires a Letter of Medical Necessity.
Automobile Modifications	HCFSA				See Adaptive Equipment

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<b>B</b>					
Baby Formula	HCFSA		X		If your baby requires a special formula to treat an illness or disorder, the difference in cost between the special formula and routine baby formula can be reimbursed.
Back Brace	HCFSA	X			Requires a Letter of Medical Necessity.
Band-Aids / Bandages	HCFSA	X			See OTC; beginning 1/1/2011 will require a doctor's prescription
Batteries	HCFSA	X			Expenses paid for the purchase of batteries are reimbursable when they are used for the sole purpose of an item that is also covered. This includes, but is not limited to, blood pressure machines, wheelchairs, heart defibrillators, etc. Request for reimbursement should include a description of the item the batteries are purchased for.
Bedside Commodes	HCFSA	X			
Bed Wetting Alarm	HCFSA		X		Covered for children 5 years of age and older.
Before and After-School Care	DC FSA	X			Child must be under age 13 or one who is incapable of self-care and can be claimed on your Federal Income Tax return.
Benefits Maximum	HCFSA	X			Expenses denied by medical insurance as benefit maximum(s) have been exhausted are reimbursable.

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<b>B</b>					
Birth Control	HCFSA	X			Birth Control Pill, including, but not limited to: Demuelon, Ortho-Novum, Genora Ovcon, Levelen, Ovral, Loestrin Syntex, Lo-Ovral, Tri-Levelen Modicon, Tri-Norinyl, Nordette Triphasil, Norinyl, also includes condoms, norplant, ovulation kits and spermicides.
Birthing Classes	HCFSA	X			Expenses are eligible for the woman who is having the child. Expenses for the spouse or partner attending the class with the pregnant woman ARE NOT ELIGIBLE.
Birthing Tub	HCFSA	X			The cost of rental or purchase is reimbursable.
Blood Pressure Monitors	HCFSA	X			See OTC; Expenses paid for the purchase of a monitor are reimbursable.
Blood Storage	HCFSA		X		Blood storage is an eligible expense if you are storing blood for use during scheduled elective surgery. Storage fees should not exceed six months.
Body Scans	HCFSA	X			
Boutique Practice Fees	HCFSA			X	Monthly or annual fees that your provider may charge for improved access, 24 / 7 availability and more “personalized” care are not considered medical care and cannot be reimbursed under a health care FSA.

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<b>B</b>					
Braille Books and Magazines					The incremental cost of Braille books and magazines that exceeds the price for regular books and magazines is an eligible expense.
Breast Augmentation	HCFSAs			X	Expenses related to breast augmentation (such as implants or injections) are not reimbursable because the procedure is cosmetic in nature. However, medical costs related to the removal of breast implants that are defective or are causing a medical problem are reimbursable. Items also not covered include breast pumps, shields and gel pads.
Breast Pumps	HCFSAs	X			Routine use of a breast pump is an eligible expense.
Breast Reduction	HCFSAs		X		Medical expenses related to breast reduction surgery are reimbursable only with a letter of medical necessity explaining that the procedure is medically required and not for cosmetic purposes (that is, to prevent or treat an illness or disease).
Breathing Strips	HCFSAs		X		See OTC; beginning 1/1/2011, will require a doctor's prescription to be reimbursed.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
<b>C</b> Day Camps (summer or holiday)	DC FSA	X			This includes daycare as well as in-home babysitters for children under age 13, or any individual who is incapable of self-care. If you are part of a divorced household, you must be the custodial parent for more than 50% of the year. Payment in advance is NOT covered. You can only be reimbursed for expenses that have been incurred.
Day Camps (soccer, baseball, football, ballet, etc.)	DC FSA		X		Generally, no. However, if the primary purpose of these camps is for care and well-being in order for you (and your spouse if married) to be gainfully employed, they may qualify. If the Taben Group cannot independently verify the primary purpose of the camp, the Taben Group will request a statement that the purpose is for care and not for educational/instructional purposes.
Overnight Camps (summer or holiday)	DC FSA			X	Overnight camp is not eligible.



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<b>C</b> Capital Expense	HCFSA		X		A capital expense (permanent or portable) can be reimbursed if its purpose is to provide medical care for you, your spouse or dependent. Expenses for improvements or special equipment can be reimbursed if the main purpose for the item is medical care. The amount that is reimbursed depends on the extent to which the expense permanently improves the property and whether others benefit. Examples include: entrance and exit ramps, widening doorways, hallways and stairways, kitchen modifications, installing railings. Expenses must be reasonable and directly related to the medical condition. Refer to IRS Publication 502 for additional information.
Chair	HCFSA		X		The cost of a reclining chair purchased on the advice of a physician to alleviate heart, back or other conditions is reimbursable.
Childbirth Classes	HCFSA	X			Expenses are eligible for the woman who is having the child. Expenses for the spouse or partner attending the classes with the pregnant woman are not eligible.
Chiropractic	HCFSA	X			
Christian Science Practitioners	HCFSA	X			Payments for medical care can be reimbursed.

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<b>C</b>					
Clinic	HCFSA	X			Medical expenses for treatment performed at a health clinic are reimbursable.
Cialis	HCFSA	X			
Circumcision	HCFSA	X			A bris performed in the home by a Rabbi is not an eligible expense.
Clothing	HCFSA			X	The cost of clothing, even if prescribed, that substitute for normal clothing is not deductible. However, prescribed special clothing purchased to alleviate or treat an illness or disease is reimbursable only to the extent that the cost is greater than the cost of the item(s) commonly available.
COBRA Premiums	HCFSA			X	Under IRS rules, insurance premiums cannot be reimbursed under a health care FSA. However, COBRA premiums are reimbursable under an HRA or HSA.
Co-Insurance	HCFSA	X			Cannot be reimbursed by secondary insurance or any other source.
Companion Animals	HCFSA		X		See Service Animals
Composite Fillings	HCFSA	X			White (composite) fillings are covered.
Compound Medications	HCFSA	X			Medications produced by medical professionals to treat a medical condition are reimbursable.

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<b>C</b> Concierge Medical Care	HCFSA		X		The cost of joining such a program is not reimbursable such as monthly or annual fees. However, actual care (i.e. physical exams, office visit) provided by physicians belonging to such programs would be covered when billed after such care is provided - so long as it is not unreasonably expensive and so long as it has not and will not be reimbursed from other health plan coverage.
Contact Lenses	HCFSA	X			See Vision Care
Controlled Substances	HCFSA			X	If a substance violates federal law, even if allowed by state law and used to treat a disease or condition, the cost is not reimbursable. Example: marijuana
Co-Payments	HCFSA	X			Cannot be reimbursed by secondary insurance or any other source.
Cord Blood Storage	HCFSA		X		Can be reimbursed if there is a specific medical condition that the cord blood is intended to treat. Indefinite storage "just in case" is not an eligible expense.
Corneal Ring Segments	HCFSA	X			
Cosmetic Procedures or Prescription Drugs	HCFSA		X		Cosmetic procedures to enhance appearance are not eligible. A cosmetic procedure, service or prescription drug necessary to improve a deformity arising from a congenital abnormality, personal injury from accident or trauma or to restore proper function of the body can be reimbursed. May be covered with a letter of medical necessity.

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<b>C</b> Cosmetic Procedures or Prescription Drugs	HCFSA		X		Cosmetic procedures to enhance appearance are not eligible. A cosmetic procedure, service or prescription drug necessary to improve a deformity arising from a congenital abnormality, personal injury from accident or trauma or to restore proper function of the body can be reimbursed. May be covered with a letter of medical necessity.
Counseling	HCFSA	X			If counseling is provided to treat a medical or mental diagnosis and is rendered by a licensed provider. Eligible expenses include psychotherapy, bereavement and grief counseling, sex counseling, etc. Life coaching, career counseling and marriage counseling do not qualify.
CPAP (Sleep Apnea)	HCFSA	X			
CPR Classes	HCFSA			X	Expenses paid for CPR classes as part of birthing classes are reimbursable. May be reimbursed with a letter of medical necessity.
Crowns	HCFSA	X			See Dental Treatment
Crutches	HCFSA	X			
Cushions	HCFSA			X	The costs of cushions, including inflatable, are not covered (unless prescribed by a physician to treat a medical condition)

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<b>D</b>					
Dancing Lessons, Swimming Lessons, etc.	HCFSA / DC FSA			X	
Daycare	DC FSA	X			This includes daycare as well as in-home babysitters for children under age 13, or any individual who is incapable of self-care. If you are part of a divorced household, you must be the custodial parent for more than 50% of the year. Payment in advance is NOT covered. You can only be reimbursed for expenses that have been incurred.
Day-After Pill	HCFSA	X			Expenses paid for the purchase of pills to eliminate pregnancy risk are reimbursable.
Deductibles	HCFSA	X			Cannot be reimbursed by secondary insurance or another source.
Dental Maintenance Organization (DMO)	HCFSA			X	See Insurance Premiums
Dental Treatment	HCFSA	X			Covered services include, but are not limited to: bridges, cleanings, crowns, dental implants, dentures, endodontic care (root canal), extractions, fillings, orthodontia, periodontal services, routine prophylaxis, sealants, X-rays. Expenses for cosmetic dentistry, such as teeth whitening, veneers or bonding, are not eligible for reimbursement. Veneers are covered only when medically necessary. See Cosmetic Procedures.

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Dental Enamel Micro-abrasion	HCFSA			X	This is also known as dental bleaching. Service is only covered when recommended by a health care professional to treat a medical condition.
Dependent Care Services	<b>HCFSA</b>			X	Dependent day care services are not reimbursable under a Health FSA, HRA or HSA, but may be reimbursed under a dependent care FSA.
Diabetic Supplies	HCFSA	X			
Diaper Rash Creams	HCFSA	X			See OTC; beginning 1/1/2011 will require a doctor's prescription.
Diapers, Diaper Service	HCFSA			X	Only covered to relieve or ameliorate the effect of a particular illness or disease on you, your disabled child or dependent, who would not need this product "but for" the medical condition.
Doctor Fees	HCFSA	X			In addition to all expenses for care not reimbursed by any other source, eligible expenses include fees for: out-of-network providers, charges by your physician for letters of medical necessity to schools, etc., physician tele-advice, including email communication.
Doulas	HCFSA		X		If the doula is a licensed health care professional who renders medical care, his or her fees can be reimbursed.

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Driving Lessons	HCFSA			X	Service is only covered when recommended by a health care professional in order for the handicapped person to learn to use special vehicle equipment.
Drugs	HCFSA		X		See Controlled Substances, Prescription Drugs, OTC
Drug Addiction, Treatment of	HCFSA	X			Eligible expenses include: inpatient treatment, including meals and lodging provided by a licensed addiction center, outpatient care, transportation expenses associated with attending outpatient meetings, including AA groups, if attending on a doctor's advice.
Dry Cast - Protectors	HCFSA	X			Expenses paid for the purchase of dry casts and bandage protectors are reimbursable.
<b>E</b>					
Ear Plugs	HCFSA		X		Must be prescribed to treat a specific medical condition, such as the presence of middle/inner ear tubes.
Ear Wax Removal	HCFSA		X		See OTC; beginning 1/1/2011, will require a doctor's prescription to be reimbursed.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Education	DC FSA		X		Payments made to a special school for a mentally impaired or physically disabled person qualify as reimbursable if the main reason for using the school is its resources for relieving the disability. This includes teaching Braille to a visually impaired person, teaching lip reading to a hearing impaired person, and giving remedial language training to correct a condition caused by a birth defect. Reimbursable when submitted with a letter of medical necessity.
Elder Care	DC FSA	X			Adult must live with you at least 8 hours a day and be claimed as a dependent on your Federal Tax return.
Electric Toothbrush	HC FSA		X		Expenses paid for the purchase of an electric toothbrush are reimbursable when submitted with a letter of medical necessity.
Electrolysis	HC FSA			X	
Embryo Storage	HC FSA	X			
Ergonomic Items	HC FSA		X		Requires a letter of medical necessity. Reimbursement will be for the difference between the specialty item and the non-specialty item.
Eye Drops	HC FSA		X		See OTC; beginning 1/1/2011, will require a doctor's prescription to be reimbursed.



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Eyeglasses	HCFSA	X			Includes prescription sunglasses and over-the-counter reading glasses. Please note that product protection plans, or warranties, and clip-on sunglasses are not eligible for reimbursement.
<b>F</b>					
Face Wash, Medicated	HCFSA		X		Covered with a letter of medical necessity for medical conditions such as acne, rosacea, etc. Also covered if the primary use of the product is for the treatment of acne, such as AcneZine and Murad Acne Complex.
Face Wash, Non Medicated	HCFSA			X	
Fertility Enhancement	HCFSA	X			Includes ovulation predictor kits and pregnancy tests.
Finance Charges	HCFSA			X	
First Aid Kit	HCFSA		X		A letter of medical necessity is not required, but see OTC; the first aid kit must be reasonably priced. NOTE: The method of achieving the intended medical result cannot be unreasonably expensive or lavish. The excessive-cost concerns are most prevalent in the cases involving personal purposes. Thus, if there is a less expensive way that the recommended treatment can be obtained, the excess expense may not be reimbursable. There is no requirement, however, that an employee choose the less-expensive alternative for treating a disease.

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Fitness Programs	HCFA		X		Fees paid for a fitness program may be an eligible expense if prescribed by a physician and substantiated by his or her statement that treatment is necessary to alleviate a medical problem.
Flouride, prescribed	HCFA		X		Expenses paid for flouride toothpaste or rinses prescribed to treat a specific medical condition are covered. A letter of medical necessity is required.
Flu Shots	HCFA	X			
Food	HCFA		X		Food may be eligible if prescribed by a medical practitioner to treat a specific illness or ailment and if the food does not substitute for normal nutritional requirements. However, the amount that may qualify for reimbursement is limited to the amount by which the cost of the food exceeds the cost of commonly available versions of the same product.
Form Completion	HCFA	X			Charges incurred by the member for provider completion of required forms is reimbursable (i.e. disability forms).
Funeral Expenses	HCFA			X	

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<b>G</b>					
Gauze and Gauze Bandages	HCFSA	X			
Genesis	HCFSA	X			Expenses paid for genesis to treat conditions such as rosacea are reimbursable.
Gift Cards	HCFSA			X	Gift cards are not an eligible expense, even if these cards are provided by a medical provider such as an eye glass store or pharmacy.
Gloves, Latex	HCFSA	X			
Guardianship Fees	HCFSA	X			Fees associated with establishing guardianship for an incapacitated individual are reimbursable.
Guide Dogs	HCFSA		X		See Service Animals
<b>H</b>					
Hair Transplant	HCFSA			X	
Health Clubs / Gym Membership	HCFSA			X	
Health Screenings	HCFSA	X			See Preventive Care Screenings
Hearing Aids	HCFSA	X			Includes batteries
Heart Defibrillators	HCFSA	X			
Herbs	HCFSA		X		The cost of herbs taken for general well-being is not reimbursable. However, the costs of herbs taken to alleviate a specific medical condition are reimbursable. Letter of medical necessity required.

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Home Medical Equipment	HCFSA	X			
Homeopathic Care	HCFSA	X			Homeopathic care rendered by a licensed health care professional who provides the care for the treatment of a specific illness or disorder for you, your spouse or dependent can be reimbursed.
Homeopathic Medicines	HCFSA		X		Homeopathic medicines used for treatment of a specific illness or disorder are reimbursable. A letter of medical necessity is required.
Household Help	HCFSA			X	The cost of household help, even if recommended by a doctor, is not reimbursable. However, certain expenses paid to an attendant providing nursing-type services are reimbursable.
Household Help	DC FSA		X		Duties must include caring for an eligible dependent.
Humidifiers	HCFSA		X		See Allergy Relief, Capital Expenses
Hydrotherapy	HCFSA		X		
Hypnotherapy	HCFSA		X		Expenses paid for hypnotherapy are reimbursable when prescribed by a physician as therapy to treat a medical condition. Letter of medical necessity is required.

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<b>I</b>					
Immunizations	HCFSA	X			Includes those recommended for overseas travel.
Implanon	HCFSA	X			Birth control injections are reimbursable.
Impotence or Sexual Inadequacy	HCFSA		X		Medical expenses related to the treatment of impotence are reimbursable. Letter of medical necessity is required.
Infertility Treatments	HCFSA	X			Medical expenses related to the treatment of infertility are reimbursable. Eligible expenses may include egg storage, egg donor costs, infertility monitors, in-vitro fertilization and sperm washing. Surrogate costs associated with a <b>qualified dependent</b> of the taxpayer are reimbursable and may include such things as blood compatibility testing and psych exams. Storage costs for the freezing of blood cords, embryos, etc. are generally reimbursable for a limited period until they can be used to treat the existing condition.
Insoles	HCFSA		X		Expenses paid for insoles to treat a medical condition are reimbursable.

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Insulin	HCFSA	X			
Insurance Premiums	HCFSA			X	Under IRS rules, insurance premiums cannot be reimbursed under a health care FSA.
Interest	HCFSA			X	
Invisible Braces	HCFSA	X			
<b>K</b>					
Kits	HCFSA	X			Expenses paid for kits such as first aid, home test, snake bite and bee sting are reimbursable.
<b>L</b>					
Lab Fees	HCFSA	X			Laboratory fees that are part of medical care are reimbursable.
Lactation Expenses	HCFSA	X			Breast pumps and supplies that assist lactation are medical care because, like obstetric care, they are for the purpose of affecting a structure or function of the body of the lactating woman.
Lactation Consultant	HCFSA		X		This is not covered unless there is a medical condition present for the nursing mother that prevents breast feeding of the infant.
Lamaze Classes	HCFSA	X			Expenses are eligible for the woman who is having the child. Expenses for the spouse or partner attending the class with the pregnant woman are not eligible.

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Laser Eye Surgery, LASIK	HCFSA	X			See Vision Care
Late Payment Fees	DC FSA			X	
Late Pick-Up Fees	DC FSA	X			
Lead-Based Paint Removal	HCFSA	X			Expenses for removing lead-based paint from surfaces in your home to prevent a child who has, has had or is in danger of lead poisoning from eating the paint can be reimbursed. These surfaces must be in poor repair and within a child's reach. The cost of repainting the affected area(s) is not an eligible expense. If you cover the area with wallboard or paneling instead of removing the lead paint, these items will be treated as capital expense.
Learning Disabilities	DC FSA	X			The portion of tuition/tutoring fees covering services rendered specifically for your child's severe learning disabilities caused by mental or physical impairments (such as nervous system disorders, or closed head injuries) and paid to a special school or to a specially-trained teacher may be reimbursable if prescribed by a physician. Examples of eligible expenses include: remedial reading for your child or dependent with dyslexia and testing to diagnose a disability.

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Legal Fees	HCFSA		X		Legal fees paid to authorize treatment for mental illness are eligible expenses.
Levitra	HCFSA	X			
Lifetime Care	HCFSA			X	Fees or advance payments made to a retirement home or continuing care facility are not eligible expenses.
Lodging - Patient	HCFSA		X		Up to \$50 per night is eligible if the following conditions are met: the lodging is primarily for, and essential to, medical care; the medical care is provided by a doctor in a licensed hospital or medical care facility related to/equivalent to a licensed hospital; the lodging is not lavish or extravagant; there is no significant element of personal pleasure or leisure in the travel.
Lodging - Companion	HCFSA		X		Your companion's lodging can be reimbursed if he or she is accompanying the patient (you or your dependent) for medical reasons and it meets the criteria listed above. Meals are not eligible for reimbursement.
Lodging - Special Home	HCFSA		X		The cost of a special home or step-down facility for your mentally handicapped dependent, recommended by a psychiatrist to help your dependent adjust after inpatient mental health care to community living can be reimbursed.



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Long-Term Care Insurance Premiums	HCFSA			X	Under IRS rules, insurance premiums cannot be reimbursed under a Health Care FSA.
Long-Term Care Services	HCFSA			X	Refer to Section 106(c) of the IRS Code for more information.
<b>M</b>					
Marriage Counseling	HCFSA			X	Expenses for marriage counseling services do not qualify as medical expenses. However, sexual inadequacy or incompatibility treatment is reimbursable if the treatment is provided by a psychiatrist.
Massage Therapy	HCFSA		X		Therapeutic massage treating a specific medical condition can be reimbursed. The words “therapy” or “therapeutic” must be included in the description of the service and letter of medical necessity must be provided. Gratuities are not reimbursable.
Maternity	HCFSA				See Pregnancy Aids
Maternity Clothes	HCFSA			X	
Meals	HCFSA			X	
Medical Aids	HCFSA	X			Medical aids such as false teeth, hearing aids, orthopedic shoes, crutches and elastic hosiery are reimbursable.

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Medical Alert Bracelet	HCFSA	X			
Medical Information	HCFSA			X	Amounts paid to a plan that maintains electronic medical information for you, your spouse or dependents are eligible for reimbursement.
Medical Records	HCFSA			X	Costs associated with copying or transferring medical records to a new provider are eligible for reimbursement.
Medical Savings Accounts	HCFSA			X	
Medical Services	HCFSA	X			Expenses paid for medical services prescribed by physicians or other health care providers acting within their scope of licensure can be reimbursed.
Medical Supplies	HCFSA	X			
Mileage Expenses	HCFSA	X			For services provided from January 1, 2010 forward, the reimbursement rate is \$0.19/mile. To submit a claim for mileage expenses, please list the number of miles, the date of service and the dollar amount of the mileage expense you are claiming.
Missed Appointment Fees	HCFSA			X	

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Mobile Body Scan	HCFSA	X			These are considered preventive and diagnostic services and are covered.
Mouthwash	HCFSA		X		The mouthwash can only be obtained with a prescription. A letter of medical necessity is required.
Motion Sickness	HCFSA		X		See OTC; beginning 1/1/2011, will require a doctor's prescription to be reimbursed.
<b>N</b>					
Naturopathic Care	HCFSA		X		Naturopathic care rendered by a licensed health care professional who provides this care for the treatment of a specific illness or disorder can be reimbursed.
Non-Covered Services	HCFSA	X			Medical care or services that are not covered under your major medical plan may be reimbursed. This does not insurance contracted rates or provider write-offs.
Newborn Nursing Care	HCFSA			X	Nursing services for a normal, healthy newborn are not an eligible expense.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Nursing Care and Services (private duty nursing)	HCFA		X		Nursing services are an eligible expense, whether provided in your home or another facility. The nurse need not be an R.N. or L.P.N., so long as the services rendered are of a kind generally performed by a nurse. These include services directly related to caring for and monitoring your, your spouse's or your dependent's condition, including: preparing and giving medication, changing dressings and providing wound care; monitoring vital signs. If the individual providing nursing services also provides household and personal services, only those charges related to actual nursing care are eligible expenses.
Nursing Home	HCFA		X		Expenses for medical care in a nursing home for you, your spouse and dependent(s), including meals and lodging may be reimbursed if the main purpose of the stay is to receive medical care. If the primary reason for confinement is personal (i.e., you or your spouse or dependent needs assistance with activities of daily living, safety issues, etc.), only the portion of the cost that is directly related to medical care or nursing services may be reimbursed.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Nutritional Supplements	HCFSA		X		Dietary, nutritional and herbal supplements, vitamins and natural medicines are not reimbursable if they are merely beneficial for general health. However, they may be reimbursable if recommended by a medical practitioner to treat a specific medical condition.
Nutritionist	HCFSA		X		Nutritional services related to the treatment and guidance of a specific diagnosis or medical condition can be reimbursed.
<b>0</b>					
Occupational Therapy	HCFSA	X			
Optometrist	HCFSA	X			
Oral Syringe	HCFSA	X			
Orthodontia	HCFSA	X			This type of service does not fit the normal 'fee for service' arrangements with other care, and reimbursement can be made once charges have been billed. This can be a one-time fee less any amount paid, or to be paid by your insurance plan, or as you are billed each month.
Orthodontia Wax	HCFSA	X			
Orthotic Inserts	HCFSA	X			Both custom-made and over-the-counter inserts are eligible for reimbursement.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Orthopedic Shoes	HCFA		X		Covered only if the shoes are custom-fitted to the wearer's feet. Only the cost difference between the orthopedic shoes and regular comparable shoes will be reimbursed. Expenses paid for sports orthotics are reimbursable when submitted with a letter of medical necessity.
OSHA Compliance Fees	HCFA	X			Fees charged by the provider to meet OSHA compliance requirements are covered.
Over-the-Counter (OTC) Items and Supplies ( <i>will require a prescription beginning 1/1/2011</i> )	HCFA		X		If eligible, claims must include a proper receipt. A proper receipt must contain all of the following information: name of the item or service, date of purchase, the amount paid. Note: for over-the-counter items, if the receipt does not include all of this information, copy the label from the product or its packaging, circle the correct amount on the receipt and submit this information with a signed claim form.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Over-the-Counter (OTC) Items and Supplies that are dual purpose	HCFSA		X		<p>Dual purpose items (a product used to alleviate medical conditions but also used for general health) may be eligible for reimbursement but require a letter of medical necessity and a receipt. A receipt must contain all of the following information: name of the item or service; the date of purchase; the amount paid. If the receipt does not include this information, copy the label from the product or its packaging, circle the correct amount on the receipt and submit this information with the signed claim form.</p> <p>Items that will continue to be eligible without a prescription after January 1, 2011 include but are not limited to: band aids and bandages, braces, catheters, contact lens solutions and cleaners, contraceptives and family planning items, denture adhesives, insulin and diabetic supplies, diagnostic tests and monitors, and first aid supplies.</p>
Ovulation Monitor	HCFSA	X			
Oxygen	HCFSA		X		Amounts paid for oxygen or oxygen equipment to relieve breathing problems caused by a medical condition are reimbursable.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
<b>P</b>					
Pain Relief	HCFSA		X		See OTC; beginning 1/1/2011 will require a doctor's prescription to be reimbursed.
Parking Fees & Tolls	HCFSA	X			See Transportation
Pastoral Counseling	HCFSA		X		Service is only covered when recommended by a health care professional to treat a medical condition (such as depression) will require a letter of medical necessity.
Patterning Exercises	HCFSA		X		While these exercises are often done by family members, the expense to hire someone to perform patterning exercises is eligible.
Penile Implants	HCFSA		X		Amounts paid for implants may be eligible if the diagnosis of impotence is due to organic causes, such as diabetes, post-prostatectomy complications, or spinal cord injury.
Personal Use Items	HCFSA			X	Items that are ordinarily used for personal, living and family purposes are not reimbursable unless they are used primarily to prevent or alleviate a physical or mental defect or illness. For example, the cost of a wig purchased at the advice of a physician for the mental health of a patient who has lost all of his/her hair from disease is reimbursable. For an item purchased in special form to alleviate a physical defect, the difference in cost from the normal form is reimbursable. (ex: Braille books)



Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Personal Trainer	HC FSA		X		Service is only covered when recommended by a health care professional to treat a medical condition.
Phsyical	HC FSA	X			
Physical - Employment Related	HC FSA			X	Employment-related expenses such as employment physicals are not reimbursable.
Physical Therapy	HC FSA	X			
Pill Crusher	HC FSA	X			
Pill Cutter	HC FSA	X			
Pillows for Treatment of Fevers	HC FSA	X			Expenses paid for the purchase of pillows manufactured specifically to treat fevers are reimbursable.
Placement Services	DC FSA	X			The up-front fee may qualify if it is an expense that must be paid in order to obtain care. However, the fee can only be reimbursed proportionately over the duration of the agreement to employ the dependent care provider, such as an au pair. The weekly stipend, as well as other work-related expenses, may also qualify as an expense for the care of a qualifying individual.
Plane Tickets	HC FSA	X			Expenses paid for the purchase of a plane ticket for a related hospitalization are reimbursable. See Transportation.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Postage	HCFSA			X	Postage stamps and fees are not covered unless the postage is used to submit a claim for reimbursement
Pre-Adoption Counseling	HCFSA	X			This counseling is covered as are all services related to adoption. Adoption fees themselves are not covered.
Pre-Existing Conditions	HCFSA	X			Medical expenses not covered because of the plan's pre-existing conditions limitations are reimbursable.
Premiums	HCFSA			X	Under IRS rules, insurance premiums cannot be reimbursed.
Pregnancy Aids	HCFSA	X			Items that relieve or reduce the discomfort of pregnancy may be reimbursed under a Health Care FSA. Examples include:maternity girdles, elastic hosiery, maternity support belts.
Pregnancy Tests	HCFSA	X			See OTC
Prescription Drug Discount Program	HCFSA			X	Fees paid to get access to drugs at a reduced cost are not eligible for reimbursement. Actual costs paid for prescription drugs are eligible expenses.
Prescription Drugs	HCFSA	X			Eligible expenses include deductibles, copays or coinsurance as well as the costs for prescription drugs that may not be covered under insurance, such as drugs that treat erectile dysfunction. However, prescription drugs taken solely for cosmetic purposes do not qualify.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Prescription Drugs - Imported	HCFSA			X	IRS regulations state that any drug imported into the United States by a consumer is not eligible for reimbursement under an FSA.
Preventive Care Screenings	HCFSA	X			If the tests are designed to assess symptoms of a medical diagnosis, they are eligible for reimbursement. Examples include clinic and home testing kits for blood pressure, glaucoma, cataracts, hearing, cholesterol, etc.
Private Hospital Room	HCFSA	X			The extra cost of a private hospital room is reimbursable.
Propecia	HCFSA		X		Reimbursable when prescribed by a physician for a specific medical condition, but not for cosmetic purposes (to stimulate hair growth). A letter of medical necessity is required.
Prosthetics	HCFSA	X			
Psychiatric Services and Care	HCFSA	X			
Psychoanalysis	HCFSA	X			
Psychologist	HCFSA	X			

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
<b>R</b>					
Radial Keratotomy	HCFSA	X			RK, or other corrective eye surgery such as LASIK, is reimbursable.
Radon Mitigation	HCFSA	X			If a physician requires radon mitigation in your home due to a medical condition caused or aggravated by an unacceptable level of radon, some expenses may be eligible. However, if the home's value is increased due to the mitigation, some or all of the expense may not be reimbursable.
Reading Glasses	HCFSA	X			See Eyeglasses
Reasonable and Customary Charges, Amounts Above	HCFSA	X			Medical expenses in excess of the plan's reasonable and customary charges are reimbursable.
Reflexology	HCFSA		X		
Respiratory Treatments	HCFSA		X		See OTC; beginning 1/1/2011 will require a doctor's prescription to be reimbursed.
Retin-A	HCFSA		X		Expenses are reimbursable when prescribed by a physician for treatment of acne, but not aging. A letter of medical necessity is required.
Rogaine	HCFSA		X		Reimbursable when prescribed by a physician for a specific medical condition, but not for cosmetic purposes (to stimulate hair growth). A letter of medical necessity is required.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
<b>S</b>					
Sales Tax	HCFSA				See Taxes
Savings Club, Pharmacy	HCFSA			X	Dues to join a club that offers discounts on health items is not covered.
Service Animals	HCFSA		X		Expenses to train or procure any guide dog, signal dog or other animal individually trained to provide assistance to you, your spouse or your dependent with a disability can be reimbursed. A letter of medical necessity is required.
Sexual Counseling	HCFSA	X			Expenses for counseling regarding sexual inadequacy or incompatibility are reimbursable if the counseling is provided by a psychiatrist.
Shampoo, Medicated	HCFSA	X			See OTC; beginning 1/1/2011 will require a doctor's prescription to be reimbursed. Expenses paid for the purchase of medicated shampoos used to treat a scalp condition are reimbursable.
Shipping and Handling	HCFSA	X			Shipping and handling charges for medical needs, such as mail-order prescriptions.
Smoking Cessation Programs	HCFSA	X			Smokeless cigarettes are not reimbursable.
Sonicare Toothbrushes	HCFSA			X	Toothbrushes will not qualify even if a dentist recommends special ones to treat a medical condition like gingivitis. Toothbrushes are items that are used primarily to maintain general health - a person would use one even without a medical condition. Thus, they are not primarily for medical care.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Special Education and Schools	HCFSA		X		See Learning Disabilities.
Special Foods	HCFSA		X		If prescribed by a physician to treat an illness or ailment, and not merely as a substitute for normal nutritional requirements. The amount that can be reimbursed is limited to the amount that the special food exceeds the cost of commonly available versions of the same product.
Specialized Equipment or Services	HCFSA				See Adaptive Equipment
Speech Therapy	HCFSA	X			
Sperm / Egg Storage	HCFSA		X		Fees for temporary storage might qualify, but only to the extent necessary for immediate conception. Storage fees for undefined future conception are not considered to be for medical care. Note: storage fees can only be submitted for planned usage during the current plan year.
Sports Equipment, Protective	HCFSA	X			
Sports Orthotics	HCFSA				See Orthotics
Sterilization Procedures	HCFSA	X			
Sterilization Reversal	HCFSA	X			
Stomach Remedies	HCFSA		X		See OTC; beginning 1/1/2011 will require a doctor's prescription to be reimbursed.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Student Health Fee	HCFSA			X	
Substance Abuse	HCFSA	X			See Alcoholism
Sunburn Cream and Ointments	HCFSA		X		See OTC; beginning 1/1/2011 will require a doctor's prescription to be reimbursed.
Sunscreen	HCFSA	X			
<b>T</b>					
Tanning Salon or Equipment	HCFSA		X		Not if to only improve general health or appearance. May be reimbursed for treatment of certain skin disorders such as eczema and psoriasis.
Taxes	HCFSA	X			Taxes on medical services and products are reimbursable. This includes local, state, service and other taxes.
Teeth Whitening	HCFSA			X	Teeth whitening products or services to enhance the brightness of your teeth are cosmetic and cannot be reimbursed.
Telephone for Hearing Impaired	HCFSA		X		Expenses associated with purchasing or repairing special telephone equipment for you, your spouse or your dependent with a hearing impairment are eligible for reimbursement.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Television	HCFSA		X		Expenses for equipment that displays the audio of television programming as subtitles for hearing impaired persons are eligible for reimbursement. The eligible expenses are limited to the cost that exceeds the cost of a non-adapted set. See Capital Expenses.
Temporary Continuation of Coverage (TCC) Premiums	HCFSA			X	Under IRS rules, insurance premiums cannot be reimbursed under a Health Care FSA.
Toothpaste	HCFSA		X		The toothpaste can only be obtained with a prescription. If the toothpaste is actually purchased from the dental provider, then a letter of medical necessity is also required.
Transplants	HCFSA	X			Payments for surgical, hospital, laboratory and transportation expenses for a prospective or actual donor of a kidney or other organ are reimbursable.
Transportation	HCFSA		X		Car mileage, bus, taxi and subway or train fare for travel to and from receiving medical care, including health care providers, hospitals and pharmacies can be reimbursed. Mileage incurred traveling to and from your medical provider is reimbursable through your HCFSA. To ensure your transportation claim is approved, be sure to submit your receipt(s) or an itemization of your travel with the claim that coincides with the service(s) rendered. Note: Plane fare must not be merely for convenience. In some cases the transportation expenses of a parent, nurse or other person traveling with a patient may be reimbursed.



Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Transportation	DC FSA		X		Transportation to and from the dependent care location provided by the day care or service.
Tricare Premiums	HCFSA			X	Under IRS rules, insurance premiums cannot be reimbursed under a health care FSA.
Trips	HCFSA			X	Excursions taken for a change in environment, general health improvement, etc. even those taken on advice of a health care provider are not eligible expenses.
Tuition	HCFSA	X			Charges for medical care included in the tuition of a college or private school are reimbursable if the charges are separately stated in the tuition bill.
Tuition Expenses or Fees	DC FSA		X		

**U**

Usual, Customary and Reasonable (UCR), Charges Above	HCFSA	X			Medical expenses in excess of your plan's usual, customary and reasonable (UCR) charges may be reimbursed under a HCFSA if the underlying expense is eligible.
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Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Ultrasound, Pre-Natal	HCFA		X		An ultrasound ordered by your physician to monitor fetal growth, and/or to diagnose, treat or monitor a pregnancy-related condition is a covered expense under your HCFA, even if your health plan does not provide reimbursement. An ultrasound not ordered or performed by a physician or other licensed professional, and/or not intended to diagnose, treat or monitor a pregnancy-related condition is not an eligible expense.
<b>V</b>					
Vasectomy	HCFA	X			
Vasectomy Reversal	HCFA	X			See Sterilization Reversal
Viagra	HCFA	X			
Vision Care	HCFA	X			Optometric services and medical expenses for eyeglasses and contact lenses needed for medical reasons are reimbursable. However, premiums for contact lens replacement insurance are not reimbursable. See Radial Keratotomy. Other covered vision services include: contact lens cases, corrective swim goggles, eye charts, eyeglass cleaning supplies, reading glasses, sunglasses, vision shaping. Other non-covered expenses include warranties, and tints that do not treat a medical condition.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Ultrasound, Pre-Natal	HCFA		X		An ultrasound ordered by your physician to monitor fetal growth, and/or to diagnose, treat or monitor a pregnancy-related condition is a covered expense under your HCFA, even if your health plan does not provide reimbursement. An ultrasound not ordered or performed by a physician or other licensed professional, and/or not intended to diagnose, treat or monitor a pregnancy-related condition is not an eligible expense.
<b>V</b>					
Vasectomy	HCFA	X			
Vasectomy Reversal	HCFA	X			See Sterilization Reversal
Viagra	HCFA	X			
Vision Care	HCFA	X			Optometric services and medical expenses for eyeglasses and contact lenses needed for medical reasons are reimbursable. However, premiums for contact lens replacement insurance are not reimbursable. See Radial Keratotomy. Other covered vision services include: contact lens cases, corrective swim goggles, eye charts, eyeglass cleaning supplies, reading glasses, sunglasses, vision shaping. Other non-covered expenses include warranties, and tints that do not treat a medical condition.

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Vision Discount Programs	HCFSA			X	Fees paid to gain access to a vision discount network, or to a reduced fee structure are not eligible expenses.
Vitamins	HCFSA		X		See OTC; daily multivitamins taken for general well-being are not reimbursable. Vitamins taken to treat a specific medical condition are reimbursable. A letter of medical necessity is required. Prenatal vitamins, over-the-counter or obtained by prescription are reimbursable.
<b>W</b>					
Walkers	HCFSA	X			
Water Fluoridation	HCFSA		X		A letter of medical necessity is required.
Waterpik	HCFSA		X		A letter of medical necessity is required.
Weight Loss Aids	HCFSA		X		Expenses paid for aids to weight loss are reimbursable when the weight loss program is to treat a medical illness. Aids include pedometers, mixers, scales, action planners, recipe books and audio tapes. A letter of medical necessity is required.
Weight Loss Programs	HCFSA		X		A letter of medical necessity is required.

Condition / Type of Service / Expense	Account Type	Eligible Expense	Potentially Eligible Expense	Not an Eligible Expense	Additional Information
Well-Baby / Well-Child Care	HCFSA	X			
Whirlpool Baths	HCFSA		X		A letter of medical necessity is required.
Wheelchairs	HCFSA			X	
Wig	HCFSA		X		The full cost of a wig purchased because the patient has lost all of his/her hair from disease or treatment is reimbursable.